

Form elsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-32712-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Antonio Chipelo	Jennifer Chipelo
7 Terry Lane	7 Terry Lane
Wharton, NJ 07885	Wharton, NJ 07885

Social Security No.:

xxx-xx-7791

xxx-xx-2627

Employer's Tax I.D. No.:

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NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after April 4, 2025 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 5, 2025

JAN: mlc

Jeanne Naughton  
Clerk

In re:  
Antonio Chipelo  
Jennifer Chipelo  
Debtors

Case No. 19-32712-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 05, 2025

User: admin  
Form ID: clsnodsc

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Antonio Chipelo, Jennifer Chipelo, 7 Terry Lane, Wharton, NJ 07885-2530
aty	+ David C Wigfield, 1599 Hamburg Turnpike, Wayne, NJ 07470-4093

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 05 2025 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 05 2025 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: Mar 05, 2025

Form ID: clsnodsc

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John J. Scura, III

on behalf of Debtor Antonio Chipelo jscura@scura.com  
ecfbkfilings@scuramealey.com;dsteven@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr938  
78@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com

John J. Scura, III

on behalf of Joint Debtor Jennifer Chipelo jscura@scura.com  
ecfbkfilings@scuramealey.com;dsteven@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr938  
78@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5